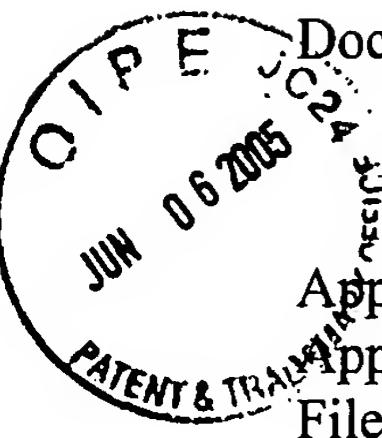


Docket No.: 37355-187

JFW
PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : BARKER, TIMOTHY, et al.
Appl. No. : 10/659123
Filed : September 10, 2003
Title : METHOD FOR ON-LINE
CLIENT SET-UP AND
AUTHORIZATION OF
AUTOMATIC ELECTRONIC
FUNDS TRANSFERS

Grp./A.U. : 3621
Examiner : Not yet assigned
Customer No. : 1923

Confirmation No.: 3544

Certificate of Mailing

I, hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on June 3, 2005.

Patrick D. Richards

Patrick D. Richards, Reg. No. 48,905

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached form PTO-1449. It is respectfully requested that the documents be expressly considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being submitted before the mailing date of a first Office Action on the merits. Therefore, Applicants submit that no fee or certification is necessary for consideration of the cited references pursuant to 37 C.F.R. §1.97.

Also, there is reserved the right to later set forth how the instant invention is distinguished over the disclosure of any reference or other art, including the disclosures of those references and

other information discussed herein, that may be cited by the Examiner in rejecting a claim in the instant patent application.

The citation of the above documents and other information is not to be construed as an assertion that more pertinent art could not possibly be in existence.

It is respectfully requested that the Examiner indicate consideration of the cited references by returning a copy of the enclosed Form PTO-1449 with initials or other appropriate remarks.

Respectfully submitted,

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Date: June 3, 2005

**Please recognize our Customer No. 1923
as our correspondence address.**



SHEET 1 OF 1

INFORMATION DISCLOSURE CITATION IN AN APPLICATION (PTO-1449)				ATTY. DOCKET NO. 37355-187	SERIAL NO. 10/659123
				APPLICANT BARKER, TIMOTHY, et al.	
				FILING DATE September 10, 2003	GROUP 3621
U.S. APPLICATION/PATENT DOCUMENTS					
EXAMINER'S INITIALS	CITE NO.	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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EXAMINER				DATE CONSIDERED	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.